

United States Bankruptcy Court
District of MarylandIn re:
Parvis Naffis
Vicky Naffis
DebtorsCase No. 14-28711-NVA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-1

User: joconnor
Form ID: B9APage 1 of 2
Total Noticed: 35

Date Rcvd: Dec 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2014.

db/db +Parvis Naffis, Vicky Naffis, 13621 Barton Road, Phoenix, Md 21131-1517
 29020224 Acs/efsfm, C/o Acs, Lincoln, NE 68508
 29020225 Azita Arvon, 13821 Barton St., Phoenix, Md 21131
 29020243 +Comptroller of Maryland, Revenue Administration Division, Annapolis, Md 21411-0001
 29020262 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305
 29020244 +DAL, Inc., P.O. Box 162, Clifton Heights, PA 19018-0162
 29020265 +Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204-4606
 29020246 +First Data, 265 Broad Hollow R, Melville, NY 11747-4833
 29020247 +Freedom Road Financial, 10605 Double R Blvd Ste, Reno, NV 89521-8920
 29020248 +Glbil Srvc, 10950 Grandview Rd Suite, Overland Park, MO 66210-1565
 29020250 +Medstar Franklin Square Medical Center, 9000 Franklin Sq., Dr., Baltimore, Md 21237-3901
 29020251 Metro Public Adjustment, Inc., c/o Protas, Spivok & collins, 4330 East West Highway, suite 900, Bethesda, Md 20814-4454
 29020253 +Nathan Willner, Lyons, Doughty & Weldhuis, P.C., 10461 Mill Run Circle, suite 110, Owings Mills, Md 21117-5510
 29020254 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
 29020264 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2201
 29020263 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets, Baltimore, MD 21202
 29020257 Transworld Systems Inc., 507 Predential Road, Horsham, PA 19044
 29020258 +Us Dept Of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kp@kimparkerlaw.com Dec 10 2014 20:03:01 Kim D. Parker,
 Law Offices of Kim Parker, P.A., 2123 Maryland Avenue, Baltimore, MD 21218
 tr +EDI: BBAGOLDMAN.COM Dec 10 2014 19:58:00 Brian A. Goldman, Goldman & Goldman, P.A.,
 Foxleigh Building, 2330 West Joppa Road, Suite 300, Lutherville, MD 21093-4689
 29020226 EDI: BANKAMER.COM Dec 10 2014 19:58:00 Bankamerica*, MC: NC4-105-03-14,
 4161 Piedmont Pkwy, Greensboro, NC 27420
 29020227 E-mail/Text: bankruptcy@bbandt.com Dec 10 2014 20:03:38 BB & T*, Bankruptcy Dept,
 PO Box 1847, Wilson, NC 27894
 29020228 E-mail/Text: bankruptcy@bbandt.com Dec 10 2014 20:03:38 Bb&t, Po Box 1847,
 Wilson, NC 27894
 29020231 EDI: CAPITALONE.COM Dec 10 2014 19:58:00 Cap One, Po Box 85520, Richmond, VA 23285
 29020242 EDI: CITICORP.COM Dec 10 2014 19:58:00 Citibank Sd, Na*, Attn: Centralized Bankruptcy,
 PO Box 20363, Kansas City, MO 64195
 29020229 +E-mail/Text: bankruptcy@cavps.com Dec 10 2014 20:04:22 Calvary Portfolio Services*,
 Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340
 29020230 +EDI: CAPITALONE.COM Dec 10 2014 19:58:00 Cap One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 29020236 +EDI: CAPITALONE.COM Dec 10 2014 19:58:00 Capital 1 Bank*, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 29020240 +E-mail/Text: bankruptcy@cavps.com Dec 10 2014 20:04:22 Cavalry Portfolio Serv,
 500 Summit Lake Dr, Valhalla, NY 10595-2322
 29020241 +EDI: CHASE.COM Dec 10 2014 19:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 29020245 EDI: RCSDELL.COM Dec 10 2014 19:58:00 Dell Financial Services, c/o DFS Customer Services,
 P.O. Box 81577, Austin, TX 78757
 29020249 EDI: IRS.COM Dec 10 2014 19:58:00 Internal Revenue Service, Kansas City, MO 64999
 29020252 +EDI: MID8.COM Dec 10 2014 19:58:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 29020255 +EDI: NAVIENTFKASMSERV.COM Dec 10 2014 19:58:00 Sallie Mae, Po Box 9500,
 Wilkes-barre, PA 18773-9500
 29020256 +E-mail/Text: twetzel@peroutkalaw.com Dec 10 2014 20:03:11 Stephen G. Peroutka,
 8028 Ritchie Highway, Suite 300, Pasadena, Md 21122-1360

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

29020232* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 29020233* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 29020234* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 29020235* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 29020237* +Capital 1 Bank*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 29020238* +Capital 1 Bank*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 29020239* +Capital 1 Bank*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285

TOTALS: 0, * 7, ## 0

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2014 at the address(es) listed below:

Brian A. Goldman emg@goldmangoldman.com, MD01@ecfcbis.com, ams@goldmangoldman.com,
medelson@goldmangoldman.com, san@goldmangoldman.com
Kim D. Parker kp@kimparkerlaw.com, dcn@kimparkerlaw.com, ecf_notices@kimparkerlaw.com,
lawclerk@kimparkerlaw.com

TOTAL: 2

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **14-28711**

UNITED STATES BANKRUPTCY COURT
District of Maryland

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/9/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.
All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
***** See Reverse Side For Important Explanations and Possible Dismissal *****

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Parvis Naffis
13621 Barton Road
Phoenix, Md 21131

Vicky Naffis
13621 Barton Road
Phoenix, Md 21131

Case Number:
14-28711 NVA

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-2158
xxx-xx-0276

Attorney for Debtor(s) (name and address):

Kim D. Parker
Law Offices of Kim Parker, P.A.
2123 Maryland Avenue
Baltimore, MD 21218
Telephone number: (410) 234-2621

Bankruptcy Trustee (name and address):

Brian A. Goldman
Goldman & Goldman, P.A.
Foxleigh Building
2330 West Joppa Road, Suite 300
Lutherville, MD 21093
Telephone number: (410) 296-0888

Meeting of Creditors

Date: **January 16, 2015**

Time: **10:00 AM**

Location: **101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore, MD 21201**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/17/15

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Baltimore Division
101 West Lombard Street, Ste. 8530
Baltimore, MD 21201
Telephone number: (410) 962-2688

For the Court:

Clerk of the Bankruptcy Court:
Mark A. Neal

Visit www.mdb.uscourts.gov for court hours

Date: 12/10/14

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Possible Dismissal	Debtor's failure to comply with the filing requirements of the Bankruptcy Code § 521(a)(1) within 45 days of the filing of the petition will result in the automatic dismissal of this case pursuant to § 521(i)(1).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. For free legal advice, visit http://www.mdb.uscourts.gov/ and click on Don't Have an Attorney.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	